

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: NICOLE A MCCRANEY	§	Case No.: 08-30793
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	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/12/2008.
- 2) This case was confirmed on 04/13/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/02/2010, 01/05/2012.
- 5) The case was dismissed on 04/16/2012.
- 6) Number of months from filing to the last payment: 36
- 7) Number of months case was pending: 45
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 4,180.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 12,750.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 12,750.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,599.45
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 793.08
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,392.53**

Attorney fees paid and disclosed by debtor **\$ 26.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NUVELL CREDIT CO LLC	SECURED	10,975.00	21,062.17	12,150.00	8,110.07	1,247.40
NUVELL CREDIT CO LLC	UNSECURED	8,750.00	.00	8,912.17	.00	.00
NEW AGE FURNITURE	SECURED	.00	957.00	.00	.00	.00
EAST BAY FUNDING	UNSECURED	NA	1,157.04	1,157.04	.00	.00
EAST BAY FUNDING	UNSECURED	NA	966.58	966.58	.00	.00
INTERNAL REVENUE SER	UNSECURED	1,200.00	1,289.00	1,289.00	.00	.00
ACS	UNSECURED	1,457.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	4,726.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	UNSECURED	570.00	NA	NA	.00	.00
BALLY'S TOTAL FITNESS	UNSECURED	261.00	NA	NA	.00	.00
CAPITAL ONE AUTO FIN	UNSECURED	6,599.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	260.00	320.00	320.00	.00	.00
CROSS COUNTRY BANK	UNSECURED	1,157.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	110.00	134.61	134.61	.00	.00
DEVRY INC	UNSECURED	3,250.00	.00	.00	.00	.00
ERS	UNSECURED	244.00	NA	NA	.00	.00
CINGULAR WIRELESS	UNSECURED	997.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,365.00	1,365.46	1,365.46	.00	.00
ECAST SETTLEMENT COR	UNSECURED	586.00	586.91	586.91	.00	.00
IMAGINE/FBOFD	UNSECURED	767.00	NA	NA	.00	.00
MALCOLM S GERALD & A	UNSECURED	93.00	NA	NA	.00	.00
MERRICK BANK	UNSECURED	729.00	729.28	729.28	.00	.00
BMG RECORD CLUB	UNSECURED	287.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NEW AGE FURNITURE	UNSECURED	957.00	NA	NA	.00	.00
PAYDAY OK	UNSECURED	557.00	NA	NA	.00	.00
SALLIE MAE GUARANTEE	UNSECURED	4,025.00	4,050.62	4,050.62	.00	.00
SALLIE MAE GUARANTEE	UNSECURED	3,500.00	6,388.10	6,388.10	.00	.00
SALLIE MAE GUARANTEE	UNSECURED	2,086.00	.00	3,012.86	.00	.00
SALLIE MAE GUARANTEE	UNSECURED	1,740.00	1,750.00	1,750.00	.00	.00
SALLIE MAE GUARANTEE	UNSECURED	1,000.00	2,740.67	2,740.67	.00	.00
SATWART KING	UNSECURED	30.00	NA	NA	.00	.00
STATE COLLECTION SER	UNSECURED	85.00	NA	NA	.00	.00
TATE & KIRLIN ASSOC	UNSECURED	578.00	NA	NA	.00	.00
WOMENS HEALTHCARE	UNSECURED	300.00	NA	NA	.00	.00
ELLA MEEKS	OTHER	.00	NA	NA	.00	.00
SALLIE MAE GUARANTEE	UNSECURED	NA	5,250.00	5,250.00	.00	.00
RJM AQUISITIONS FUND	UNSECURED	NA	34.84	34.84	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	1,320.10	1,320.10	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	12,150.00	8,110.07	1,247.40
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	12,150.00	8,110.07	1,247.40
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	40,008.24	.00	.00

**Disbursements:**

Expenses of Administration	\$ 3,392.53	
Disbursements to Creditors	\$ 9,357.47	
<b>TOTAL DISBURSEMENTS:</b>		\$ 12,750.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/01/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.